REMARKS

In the Office Action mailed April 19, 2007 the Examiner noted that claims 1, 3-11, 13-26 and 28-36 were pending, and rejected claims 1, 3-11, 13-26 and 28-36. Claims 1, 9, 11, 23, 26, 34 and 36 have been amended, claim 37 is new, and, thus, in view of the forgoing claims 1, 3-11, 13-26 and 28-37 remain pending for reconsideration which is requested. No new matter has been added. The Examiner's rejections are traversed below.

REJECTIONS under 35 U.S.C. § 112

Claims 1, 9, 11, 23, 26, 34 and 36 stand rejected under 35 U.S.C. § 112, first paragraph, as containing subject matter which is not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time of the application was filed, has possession of the claimed invention. The Applicant's respectfully disagree, and traverse the rejection with an argument.

The Examiner states that the phrase "common to all customers," as in claims 1, 9, 11, 23, 26, 34 and 36 is not disclosed. Amended claim 1 recites in part "a display controller for controlling said display so as to show on its screen a primary input screen image, through which the personal data of a representative customer of the group is to be input as first registration data, and an auxiliary input screen image, through which at least the name of each of the remaining customers of the group is to be input as second registration data **via an input of the display controller common to all customers.**" Page 16 lines 21 through page 17 line 6, emphasis added states:

> **Automated contract engaging apparatus offers a customer** (first party) an automated contract-engaging service with an insurer (second party). Users register his/her personal data (registration data) on the apparatus for purchasing their desired contracts. In the present embodiment, the automated contract engaging apparatus of **the present invention is embodied as an insurance policy vending machine 1, which is seen in airports**, etc., to provide users with an automated insurance policy-purchasing service. **The users register their personal data on the machine for purchasing insurance policies.**

Thus, the specification discloses an insurance policy vending machine, such as the type seen at airport. This is the display controller by which the current claims have all insurance data inputted. Therefore, one skilled in the art would easily recognize that this is "an input of the display controller common to all customers."

The Examiner further states that the phrase "deriving registration data" as found in claim 36 is not disclosed. The Examiner is directed to claim 1 which recites "a contract processor for processing and executing the single collective contract or the individual contracts with respect to

the plural customers **based** on said first registration data input through said primary input screen image and said second registration data input through said auxiliary input screen image." (Emphasis added). As a result it is submitted that the specification teaches that data can be derived or based on other data as in claim 1. In claim 36, registration data for the group is based (derived) from registration data of a first customer. Therefore, one skilled in the art would easily recognize how registration data is derived.

The Examiner further states that "merging the derived registration data with at least a name" and "merged registration data," as in claim 36 is not disclosed. The Examiner is directed to claim 1 wherein it states "a contract processor for processing and executing the single collective contract or the individual contracts with respect to the plural customers **based on said first registration data input through said primary input screen image and said second registration data** input through said auxiliary input screen image." (Emphasis added) It is submitted that the specification teaches two pieces of data, a first registration data and a second registration data are used as a single input that they are merged.

Withdrawal of the rejections is respectfully requested.

REJECTIONS under 35 U.S.C. § 102

Claims 1, 3-11, 13-26 and 28-36 stand rejected under 35 U.S.C. § 102(e) as anticipated by Silverbrook, U.S. Patent No. 6,959,298 (hereinafter called Silverbrook). Silverbrook discusses a method of inputting data from a mapped form ("netpage") using a netpage pen into a computerized travel system. In contrast, the present claims are directed to a system for inputting data for a group into electronic insurance forms.

Claims 1, 9, 11, 23, 26, 34 and 36 have been amended to recite "via an input of the display controller common to all customers." Support found in Fig. 1 and page 17 lines 20-23 of the Application. The cited art failing to teach or suggest a display controller that is common to all customers.

On pages 11-12 of the Office Action in the *Response to Arguments*, the Examiner states that the:

> recited features of "inputting the personal data of a representative customer of the group as first registration data" and "inputting the common personal data of the remaining customers of the group using part of said first registration data which part is common to the group" are taught by the applied reference. In particular, Examiner interprets Silverbrook's teaching of '[e]ach policy covers one or more travelers' (Silverbrook column 47, line 66 to column 48 line 2) together with Silverbrook's input forms such as "Travel Insurance Inquiry" form of Figure 81 and the Passenger Details" form of Figure 63, that request "user name" or family name" or last name" for a first passenger or user to teach inputting the personal

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data of a "representative customer" of the group as first registration data, and Examiner interprets Silverbrook's teachings of interactive and input forms such as the "Travel Insurance Inquiry" form of figure 81 and the "Passenger Details" form of Figure 63. That request information for second and third "users" or "passengers," together with the travel insurance class diagram schematic of Figure 51, to teach inputting the common personal data of the remaining customers of the group using part of said first registration data which part is common to the group.

Silverbrook column 47, line 66 to column 48 line 2 states "[e]ach insurance policy 528 has a unique booking identifier, details of the trip, and a total policy cost. Each policy covers one or more travelers 529. The travel insurance class diagram is shown in FIG. 51." Thus, Silverbrook discloses that one or more traveler's can be included in an insurance policy. Fig. 51 is simply a table that does not teach or suggest how the insurance policy is put together or how the data is entered. Fig. 81 appears to a show an input screen for multiple users. The screen does not show that a representative user data is entered first, followed by other members of a group. It does not teach or suggest a "inputting the personal data of a representative user ... inputting the common personal data of the remaining customers of the group," as in claim 11. Fig. 63 appears to show that a second and third customer along with additional information such as "last name", "initials", "title", "frequent flyer number" are added for the booking of an airline flight. There is nothing that states, nor is it taught or suggested by column 49 lines 6-13 of Silverbrook, that information of a representative user is entered prior to inputting the common personal data of the remaining customers of the group.

Further, on page 13 the Examiner states that "the Silverbrook reference does not disclose 'an input device common to all customers," as recited in amended claims 1, 11, 23, 26, 34, 36, Examiner respectfully disagrees. Examiner interprets Silverbrook's interactive input forms such as the 'Travel Insurance Inquiry' form of Figure 81, and the 'Passenger Details' form of Figure 63, which work like interactive web pages, to be a form of an input device common to all users." It is brought to the Examiner's attention, that above, the Examiner has asserted that these forms are for inputting first a representative user and then the remaining customers of the group. Here the Examiner asserts that the device (display controller of the amended claims) is common to all users. If the form is an input device common to all users as in Silverbrook Fig. 81, then there can be no representative user as everything is entered on one form precluding a representative user. With reference to Silverbrook Figure 63, the Examiner asserts that a second and third user are entered, implying a representative user (which the Applicant holds is not taught). If the Examiner's assertion regarding Figure 63 is taken to its logical conclusion then there are two input devices as two forms would be required to input the registration data for a representative user and the remaining members of the group. Therefore, an input of the display controller common to all users is not taught by Silverbrook.

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Claims 1, 9, 23, 26, 34 and 36 teach similar features. Therefore, for at least the reason stated above, claims 1, 9, 11, 23, 26, 34 and 36 and the claims dependent therefrom are patentably distinguishable from Silverbrook.

The dependent claims also independently distinguish over the prior art. For example, claim 2 emphasizes "input the common personal data of said first registration data as the personal data of the remaining customers of the group in response to the instructions". The prior art does not teach or suggest such.

NEW CLAIM

Claim 37 is new. Support for claim 37 found in Fig. 1 and on page 17 lines 20-23 of the Application. The cited art failing to teach or suggest that a group contract is created via a single input device by a representative customer and then the at least names of the remaining customers.

SUMMARY

It is submitted that the claims satisfy the requirements of 35 U.S.C. § 112. It is also submitted that claims 1, 3-11, 13-26 and 28-37 continue to be allowable. It is further submitted that the claims are not taught, disclosed or suggested by the prior art. The claims are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

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